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STW

Applicant Name: Neil C. Schoen

Application #: 10/759,145

Filing Date: January 18, 2004

Title: HOME ASSET VALUE ENHANCEMENT NOTES (HAVENS)

Group Art Unit: 3695

Supervisory Examiner: C. Kyle, Examiner: N. Subramanian

Customer #: 000064260

To: Mail Stop Amendment, Commissioner For Patents

P.O. Box 1450, Alexandria, VA 22313 - 1450

Subject: Response to Examiner's Rejections In Office Action —

→ Dated ~~TBD~~ 12/15/2009.

→ dated 27 July 2009